

GETIN Holding S.A.

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KRS 0000004335

District Court in Wrocław, the 6th Commercial Division of the National Court Register

Getin Noble Bank S.A. 07 1560 1108 0000 9060 0038 6802

NIP: 895-16-94-236

Share capital: PLN 731,289,368 (fully paid up)

www.getinholding.pl**(Current Report No. 37/2015)****13.11.2015****Concluding a significant agreement by a subsidiary**

Getin Holding S.A. ("Issuer") hereby reports that today it has been notified by Carcade sp. z o. o. based in Kaliningrad, the Russian Federation ("Company"), the Issuer's subsidiary (the Issuer holds 100% interest in the Company) that on 13 November 2015 the Company concluded with Sberbank Public Joint Stock Company based in Moscow, the Russian Federation ("Bank") a framework agreement to open a non-revolving framework credit line up to RUB 5,000,000,000 (in words: five billion Russian rouble) (equivalent of PLN 295,500,000, at the average NBP fx rate of the agreement date) for the period ending 12 November 2020 ("Framework Agreement").

The Framework Agreement will ensure funds for the Company's purchases of lease assets and for re-funding loans granted by other banks for purchasing lease assets.

The Framework Agreement will cover non-revolving credit line agreements. The total amount of funding shall not exceed RUB 5,000,000,000. The loan term for each credit line shall be 48 months.

The repayment of each credit line offered by the Bank to the Company under the Framework Agreement shall be secured against leased assets that belong to the Company, assignment of receivables due to lease agreements concluded by the Company, and a legal entity's guarantee. The remaining terms and conditions set out in the Framework Agreement do not differ from typical credit line agreements concluded in the Russian Federation. The Framework Agreement was executed without any condition or subject to a time limit.

The criterion for considering the Framework Agreement as significant is exceeding 10% of the Issuers' equity.

Legal basis: Art. 56 (1)(2) of the Act on Public Offer and Conditions of Introducing Financial Instruments to the Organized Public Trading and Public Companies dated 29 July 2005 (J. L. of 2013, item 1382), in connection with § 5 (1)(3) and (9) of the Regulation of the Minister of Finance dated 19 February 2009 on current and periodic information published by issuers of securities and on conditions under which such information may be recognized as being equivalent to information required by the regulations of law of a state which is not a member state (Journal of Laws dated 2009, No. 33, item 259, as amended).